



DPI Investigator

November 2009

CLAIM FORMS AND MIND READING

The DPI claim form is a key element for a successful product inspection. Certain relative and pertinent information is necessary for a timely, complete inspection that is beneficial to determining potential subrogation.

Many items are received for inspection at DPI with a minimal number of the claim form questions answered. It is not uncommon to see claim forms with only the adjuster and insurance company name included. This puts the DPI inspector at a disadvantage in terms of placing the failure in its proper context and in terms of being able to complete the report in a timely manner. The claim history portion of a DPI report is taken directly from the information provided on the claim form. If these points are incomplete or inaccurate, it can reflect negatively on the rest of the report.

With only minimal information, the investigation turnaround time is significantly increased because calls must be made to the company or adjuster to obtain the answers needed to complete a report. The circumstances/details box is very important. That information should put the failure into a context. For example, statements such as: "The new toilet riser was installed by a licensed plumber about two months prior to the date of loss," give specific contextual information. Additional pertinent information on a separate sheet is always welcome. Plumbers' statements, cause and origin reports, and homeowners' statements are some examples of useful supplemental claim history information. On-site photos are often helpful and greatly appreciated. Pertinent photos should clearly indicate the source of leakage or fire.



The claim form should include information pertaining to the actual evidence item. When the evidence is a component of a larger item, please clearly indicate this in the margin or in the details box. For example, inspectors often see the "Type of Product" listed as a "washing machine" but the evidence received is a valve. Although the inspectors usually know the intent, it does require their interpretation, thus presenting the possibility of introducing confusion in the report.

Please send in the evidence you have with all the information available. DPI realizes that 100% accurate information is not always possible, but a thorough claim history will lead to a more complete and beneficial failure report.

Attached with this month's newsletter is the most recent claim form and a claim form guide. Any future claim form modifications will be announced in the DPI newsletter. Please always use the most recent version.

NOTE: Some claim forms may vary depending on the insurance company; this is the basic information that is needed for all claims.



All fire and electrical inspections are Level II or III. Electrical items such as refrigerators and sump pumps may be inspected at Level I if the property loss is water-related instead of fire-related.

**We are thankful for our many clients and friends
From the Management and Staff of DPI**



Happy Thanksgiving



NEWS from CPSC U.S. Consumer Product Safety Commission

FOR IMMEDIATE RELEASE

October 21, 2009 Release # 10-014

Idea Village Recalls Wireless Light Switches Due to Fire Hazard

WASHINGTON, D.C. - The U.S. Consumer Product Safety Commission, in cooperation with the firm named below, today announced a voluntary recall of the following consumer product. Consumers should stop using recalled products immediately unless otherwise instructed.

Name of Product: Handy Switch, Wireless Light Switches

Units: About 1.3 million

Distributor: Idea Village Products Corp., of Wayne (formerly of Fairfield), N.J.

Hazard: The light switch receiver, which fits into the wall outlet, can overheat and pose a fire hazard to consumers.

Incidents/Injuries: The firm has received 14 reports of overheating, including nine reports of fire, five of which involved property damage such as minor damage to curtains, bedding or walls.

Description and Model: The Handy Switch is a white plastic wireless remote light switch with model number KS-080 printed on the back of the receiver. On the front of the receiver is a blue electroluminescent nightlight.

Sold at: Mass merchandisers and drug store chains nationwide, through television infomercials and the Internet from March 2007 through July 2009 for between \$10 and \$15.

Manufactured in: China

Remedy: Consumers should immediately unplug and stop using the product and contact IdeaVillage to learn about free remedy options.

Consumer Contact: For additional information, contact Idea Village toll-free at (888) 655-4339 between 5 am and 6 pm PT Monday through Friday, or visit the firm's Web site at www.handyswitchrecall.com

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Firm's Media Contact: David Epstein at (800) 765-2994

